IN THE ABSTRACT:

Replace the abstract originally provided on the cover sheet of the PCT application with the following new abstract. A new abstract numbered page 34 is enclosed for the last page of the application following the claims.

ABSTRACT OF THE DISCLOSURE

A user authentication method based on the use of identification biometric techniques, including the steps of generating a reference biometric template from a first biometric image of a user to be authenticated; splitting the reference biometric template into a first and a second reference biometric template portion that can be physically separated; signing and enciphering the first and the second reference biometric template portion; storing the signed and enciphered first and second reference biometric template portion into different memories.